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09/359,083	07/22/1999	VIRGIL M. DAVIS	VISAP016	2317
75458	7590	11/03/2008		
Beyer Law Group LLP/Visa P.O. BOX 1687 Cupertino, CA 95015-1687			EXAMINER LIVERSEDGE, JENNIFER L	
			ART UNIT 3692	PAPER NUMBER
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The time period for reply, if any, is set in the attached communication.

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09359083	7/22/1999	DAVIS ET AL.	VISAP016

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**EXAMINER**

JENNIFER LIVERSEDGE

ART UNIT	PAPER
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**Commissioner for Patents**

The IDS dated December 4, 2000 is herein enclosed having been considered by the examiner.

/Kambiz Abdi/  
Supervisory Patent Examiner, Art Unit 3692

/Jennifer Liversedge/  
Examiner, Art Unit 3692